

2014 PLAN YEAR OPEN ENROLLMENT



DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)

Open Enrollment From November 1, 2013 through November 30, 2013

The State of Connecticut Dependent Care/Day Care Assistance Program (DCAP) provides a tax-free way to pay for dependent care expenses. This program offers significant tax advantages that can reduce the cost of dependent care expenses.

HOW DOES IT WORK?

Each dollar you put into the DCAP is a dollar not taxed. If, for example, you pay approximately 30% of your income in federal, state and social security taxes, using the DCAP would effectively reduce your dependent care expenses by 30%. You may contribute up to \$5,000 of your salary to your DCAP (\$2,500 if you are married and filing separately). If you are married, your spouse must also work, be a full-time student, or be disabled. **Any DCAP monies that are not spent during the plan year will be forfeited.**

Whom can I include in my DCAP?

- Children under the age of 13, whom you are entitled to claim as dependents on your federal income tax return; and/or
- A disabled spouse or other disabled dependent who spends at least eight hours a day in your home.

What services are included?

- Care at licensed nursery schools, licensed daycare facilities, day camps (not overnight camps) and before/after school programs.
- Services from individuals who provide care for dependents in or outside your home.

Contact Progressive Benefit Solutions (PBS), the Third Party Administrator for the State of Connecticut DCAP program, at 1-866-906-8023 for information regarding DCAP benefits and the enrollment process. Enrollment forms may be downloaded from the OSC web site: <http://www.osc.ct.gov/empret/dcapprog/2013/CO-1310Rev10-13.rtf>, the PBS web site: www.ctpbs.com or by contacting PBS at 1-866-906-8023.

Even if you are currently participating in the DCAP, you must complete a new election form for the 2014 Plan Year.

**Enrollment forms must be postmarked by November 30, 2013.
The plan cannot accept late enrollments for any reason.**